(घ) क्या सरकार ग्राहकों की अत्यधिक संख्या को देखते हुए कूरेभार में किसी अन्य राष्ट्रीयकृत बैंक की शाखा खोलने का विचार रखती है, यदि हां, तो तत्संबंधी ब्यौरा क्या है?

वित्त मंत्रालय में राज्य मंत्री (श्री सतपाल महाराज): (क) कूरेभार , जिला सुलतानपुर (उत्तर प्रदेश) स्थित भारतीय स्टेट बैंक की शाखा के छह काउण्टर हैं और उसमें कर्मचारियों की संख्या 15 है जिनमें चार अधिकारी और 11 अन्य वर्गों के स्टाफ है। शाखा का कार्य समय 10 बजे प्रात: से दोपहर 2 बजे तक है।

(ख) से (घ) बैंक ने सूचित किया है कि बैंके की इस शाखा में ग्राहक सेवा की स्थिति संतोषजनक है और इस बारे में किसी प्रकार की कोई शिकायत नहीं मिली। एक अन्य लेखाकार की नियुक्ति करके बैंकिंग लेन-देन निर्धारित अवधि में करते हुए प्रत्येक कार्य में लगने वाले समय में कमी करके और उपलब्ध स्थान पर फर्नीचर और फिटिंग्स लगाकर ग्राहक सेवा में और अधिक सुधार लाने के लिए उपाय किए गए हैं। शाखा का कम्प्यूटरीकरण करने के लिए वैकल्पिक रूप से अधिक बड़े और कार्य के लिए उपयुक्त परिसर की खोज की जा रही है।

Complaint regarding Non-sanctioning of loans by National Bank, Pilibhit, U.P.

703. SHRIMATI MALTI SHARMA:
SHRI RAJNATH SINGH:

Will the Minister of FINANCE be pleased to state:

(a) whether a number of complaints are pending with the Governor of Reserve Bank of India and Finance Minister regarding non-sanctioning of loan to the unemployed youth of Uttar Pradesh by the National Bank, Pilibhit, Uttar Pradesh;

(b) if so, the details thereof;

(c) whether it is a fact that Government have deputed a team to enquire into the whole matter;

(d) whether the applicants are facing problems in getting loan under PMRY schemes;

(e) whether Government have taken any action against the officers of the bank, so that the applicants can get loan easily after completion of all the formalities; and

(f) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): (a) to (f) Presumably, the Hon'ble Members are referring to the complaints against the Nainital Bank, Pilibhit. The Reserve Bank of India (RBI) has reported that they have received two complaints against the said bank. While one complaint contained, *inter-alia* an allegation of non-sanction of loan for making ready made garments under Prime Minister's Rozgar Yojana (PMRY), the other alleged discrimination in the grant of loan under PMRY in violation of the norms and guidelines of the scheme.

The report by the Inquiry Officer, deputed by the RBI, revealed that in the first case, the proposed project was not considered viable, in the second case, the Nainital Bank has reported to RBI that selection of beneficiaries was being done at District Task Force Committee and the loans were sanctioned/disbursed as per extant rules. RBI have further reported that since the complaints were found without basis, there was no need for any action against the concerned officers of the Nainital Bank, Pilibhit.

Power Granted by RBI to Banks for Recovery of Dues

704. SHRI JOHN F. FERNANDES: Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank have given enough powers to Private and Cooperative Banks to make seizures and attachments of properties to make recovery of dues to the banks;

(b) whether these powers are not given to the Government banks and scheduled banks which acts as hinderance to recover the dues as they have to go recovery tribunals and courts;

(c) if so, the reasons for creating anomaly between the Private banks and Public sector banks which seem to be the main cause of the scams in the Public sector banks; and

(d) whether Government contemplated to have uniform banking regime in the country?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL

MAHARAJ): (a) to (d) The attachment and disposal of properties to make recoveries of dues of banks is governed by the extant satutory provisions. Normally, both the public sector banks and private banks require orders of a competent court or trbunal before attachment/ disposal of properties in order to effect recoveries of their debts. Banks, also take recourse to Debt Recovery Tribunals, which provide, for a simplified procedure for this purpose.

Further, in several states, recovery of agricultural advances/advances under the Government sponsored schemes of public sector banks may be made as arrears of land revenue. The advances of cooperative banks may also, if enabling provisions exist in the relevant State enactment and bye-laws, be effected as arrears of land revenue.

The policy in this regard, which is reviewed periodically, has to judiciously weight the need for providing a mechanism for quick recoveries of dues of banks and the requirements of due process and has to be consistent with the requirements of the Constitution and should be underpinned in public interest.

Customs/Excise Concessions to Large, Medium and Small Scale Industries

705. SHRI JANARDHANA POOJARY: Will the Minister of FINANCE be pleased to state:

(a) the amount of concessions granted to large, medium and small scale industries in customs duty, central excise, income tax, etc. in 1997-98 budget; and

(b) why was the above concessions given to the industries not reflected in the 1997-98 budget?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): (a) and (b) Data regarding amount of concessions granted to large, medium and Small Scale Industries are not maintained separately. The concessions given to industries are duly reflected in the 1997-98 budget.

Gold Imported Through International Airports

706. SHRI RAMACHANDRAN PILLAI: SHRIMATI CHANDRA KALA PANDEY:

Will the Minister of FINANCE be pleased to state:

(a) the quantum of gold imported through international airports in India as per new gold import policy to import 5 kg/10 kg. of gold on payment of customs duty by NRIs during the year 1994-95, 1995-96 and 1996-97; and

(b) whether any irregularity in the operation of this scheme have come to the notice of Government?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): (a) The quantum of gold imported by NRIs through international airports in India during the last three years is as under:

Year	*Qty. (in tonnes)*
1994-95	186.805
1995-96	211.526
1996-97	285.499

(b) No major contravention of the provisions of the scheme as notified by the Ministry of Commerce under the Foreign Trade (Exemption from Application of Rules in certain cases) order, 1993 has been noticed.

Delay in Implementation of Fifth Pay Commission Report

707.DR. B.B. DUTTA: Will the Minister of FINANCE be pleased to state:

(a) whether there has been inordinate delay in implementing the Fifth Pay Commission Report;

(b) if so, the reasons therefor;

(c) whether Government employees have started agitation for not implementing the said report;

(d) if so, the reaction of Government thereto; and